

“Authorised Push Payment Fraud”

Addendum

Fraudulent payments

An APP (Authorised Push Payment) Fraud refers to any instance in which a payment is made by you to a fraudster as a result of being tricked or deceived into authorizing a transaction. APP fraud typically involves methods such as phishing, vishing (voice phishing), fake invoices, impersonation, or other fraudulent activities where the fraudster persuades you to initiate or approve a payment to an account controlled by the fraudster.

In the UK, consumers are offered protections for payments and transfers made to a relevant UK account from 7 October 2024 onwards.

If you have used your Paysend Account to make a GBP payment to a recipient in the UK and believe that you have been tricked into sending money to a fraudster, because you made a payment:

- to someone for what you thought was a genuine purpose, but which was actually fraudulent; or
- that was intended for a certain person, but you were tricked into sending money to someone else,

you must contact us immediately from your Paysend Account (by clicking on your profile icon on the top right of your Paysend Account and clicking Support) or by email at help@paysend.com, or [otherwise](#) in accordance with clause 16 of our Terms.

You must provide detailed information, including but not limited to transaction dates, amounts, recipient details, and any relevant correspondence. We will acknowledge receipt of the report and begin investigating the suspected fraud. We may ask you to cooperate by providing information to assist in the investigation.

In addition, you agree to cooperate with any requests from us or law enforcement authorities related to the investigation of APP fraud. This may include providing relevant documentation, communications, or evidence that can assist in identifying the fraudster.

Once you have told us that you have been tricked, we will look into this and apply industry standards to determine whether you are entitled to a full or partial refund. We will usually let you know within 5 working days after the day you told us about it, but we might take longer in exceptional circumstances.

If we determine you are entitled to a refund, we will give you this without delay. You may not get a refund if:

- we find you should have known that you were sending money to a fraudster - although we will always take the circumstances in which the payment was made into account when considering this;

- you didn't take reasonable steps in preventing fraud (e.g. ignored warnings we provided when you were making the payment);the fraud was caused by your intentional or grossly negligent behaviour;
- you don't provide us with any information about the payment that we reasonably request;
- your payment wasn't sent using the Faster Payments payment system; or
- you don't report the fraudulent payment to us within 13 months of the payment being made.